

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PENNSYLVANIA**

Re: Julie Nicole Smith

Case No.: 5-18-04978 MJC

Chapter 13

Debtor(s)

NOTICE OF FINAL CURE PAYMENT

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the pre-petition and post-petition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

PART 1: MORTGAGE INFORMATION

Creditor Name:	Shellpoint
Court Claim Number:	04
Last Four of Loan Number:	5179
Property Address if applicable:	1011 Meade Ct

PART 2: CURE AMOUNT

Total cure disbursement made by the trustee:

a.	Allowed prepetition arrearages:	\$19,172.04
b.	Prepetition arrearages paid by the trustee:	\$19,172.04
c.	Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	\$0.00
d.	Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	\$0.00
e.	Allowed postpetition arrearage:	\$2,009.35
f.	Postpetition arrearage paid by the trustee:	\$2,009.35
g.	Total b, d, and f:	\$21,181.39

PART 3: POSTPETITION MORTGAGE PAYMENT

Mortgage is/was paid directly by the debtor(s).

PART 4: A RESPONSE IS REQUIRED BY BANKRUPTCY RULE 3002.1(g)

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs and escrow amounts due, and (ii) consistent with §1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

Date: June 24, 2025

Respectfully submitted,

/s/ Jack N. Zaharopoulos
Standing Chapter 13 Trustee
Suite A, 8125 Adams Drive
Hummelstown, PA 17036
Phone: (717) 566-6097
Fax: (717) 566-8313
email: info@pamd13trustee.com

**UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

Re: Julie Nicole Smith

Case No.: 5-18-04978 MJC

Chapter 13

Debtor(s)

CERTIFICATE OF SERVICE

I certify that I am more than 18 years of age and that on June 24, 2025 I served a copy of this Notice of Final Cure Payment on the following parties by 1st Class mail from Hummelstown, PA, unless served electronically.

Served Electronically

John Fisher, Esquire
126 South Main St
Pittston PA 18640

Served by First Class Mail

Shellpoint Mortgage Servicing
PO Box 10826
Greenville SC 29603-0826

Julie Nicole Smith
1011 Meade Ct
Hazelton PA 18201

I certify under penalty of perjury that the foregoing is true and correct.

Date: June 24, 2025

/s/ Liz Joyce

Office of the Standing Chapter 13 Trustee
Jack N. Zaharopoulos
Suite A, 8125 Adams Dr.
Hummelstown, PA 17036
Phone: (717) 566-6097
email: info@pamd13trustee.com

Disbursements for Claim

Case: 18-04978

JULIE NICOLE SMITH

NEWREZ LLC DBA SHELLPOINT MORTGAGE SERVICING
PO BOX 10826

GREENVILLE, SC 29603-

Acct No: 5179/POST ARREARS/1011 M

Sequence: 24

Modify:

Filed Date: 2/4/2019 12:00:00AM

Hold Code:

Amt Sched:	\$0.00	Debt:	\$2,009.35	Interest Paid:	\$0.00
Amt Due:	\$0.00	Paid:	\$2,009.35	Accrued Int:	\$0.00
				Balance Due:	\$0.00

Claim	name	Type	Date	Check #	Principal	Interest	Total	Reconciled
						DisbDescrp		
5210	NEWREZ LLC DBA SHELLPOINT MORTGAGE SERVICING							
521-0	NEWREZ LLC DBA SHELLPOINT MOI		06/17/2025	2048734	\$34.15	\$0.00	\$34.15	
521-0	NEWREZ LLC DBA SHELLPOINT MOI		05/14/2025	2047765	\$32.38	\$0.00	\$32.38	05/21/2025
521-0	NEWREZ LLC DBA SHELLPOINT MOI		04/14/2025	2046821	\$32.38	\$0.00	\$32.38	04/21/2025
521-0	NEWREZ LLC DBA SHELLPOINT MOI		03/18/2025	2045931	\$32.38	\$0.00	\$32.38	03/26/2025
521-0	NEWREZ LLC DBA SHELLPOINT MOI		02/19/2025	2044986	\$32.38	\$0.00	\$32.38	02/26/2025
521-0	NEWREZ LLC DBA SHELLPOINT MOI		01/15/2025	2044037	\$32.37	\$0.00	\$32.37	01/27/2025
521-0	NEWREZ LLC DBA SHELLPOINT MOI		12/17/2024	2043086	\$32.38	\$0.00	\$32.38	12/24/2024
521-0	NEWREZ LLC DBA SHELLPOINT MOI		11/19/2024	2042155	\$32.38	\$0.00	\$32.38	11/29/2024
521-0	NEWREZ LLC DBA SHELLPOINT MOI		10/23/2024	2041177	\$32.38	\$0.00	\$32.38	10/30/2024
521-0	NEWREZ LLC DBA SHELLPOINT MOI		09/17/2024	2040182	\$64.76	\$0.00	\$64.76	09/24/2024
521-0	NEWREZ LLC DBA SHELLPOINT MOI		08/07/2024	2039170	\$32.37	\$0.00	\$32.37	08/14/2024
521-0	NEWREZ LLC DBA SHELLPOINT MOI		06/18/2024	2037475	\$32.38	\$0.00	\$32.38	06/26/2024
521-0	NEWREZ LLC DBA SHELLPOINT MOI		05/22/2024	2036570	\$32.38	\$0.00	\$32.38	05/31/2024
521-0	NEWREZ LLC DBA SHELLPOINT MOI		04/17/2024	2035564	\$32.38	\$0.00	\$32.38	04/24/2024

<u>Claim</u>	<u>name</u>	<u>Type</u>	<u>Date</u>	<u>Check #</u>	<u>Principal</u>	<u>Interest</u> <u>DisbDescrp</u>	<u>Total</u>	<u>Reconciled</u>
521-0	NEWREZ LLC DBA SHELLPOINT MOI		03/14/2024	2034600	\$32.38	\$0.00	\$32.38	03/20/2024
521-0	NEWREZ LLC DBA SHELLPOINT MOI		02/14/2024	2033637	\$32.37	\$0.00	\$32.37	02/26/2024
521-0	NEWREZ LLC DBA SHELLPOINT MOI		01/12/2024	2032713	\$32.39	\$0.00	\$32.39	01/19/2024
521-0	NEWREZ LLC DBA SHELLPOINT MOI		12/19/2023	2031814	\$32.37	\$0.00	\$32.37	12/28/2023
521-0	NEWREZ LLC DBA SHELLPOINT MOI		11/15/2023	2030856	\$32.38	\$0.00	\$32.38	11/22/2023
521-0	NEWREZ LLC DBA SHELLPOINT MOI		10/18/2023	2029910	\$32.38	\$0.00	\$32.38	10/25/2023
521-0	NEWREZ LLC DBA SHELLPOINT MOI		09/19/2023	2028923	\$68.14	\$0.00	\$68.14	09/26/2023
521-0	LOANCARE, LLC		08/09/2023	9016911	\$34.06	\$0.00	\$34.06	08/09/2023
521-0	LOANCARE, LLC		06/13/2023	9016550	\$34.07	\$0.00	\$34.07	06/13/2023
521-0	LOANCARE, LLC		05/16/2023	9016364	\$32.73	\$0.00	\$32.73	05/16/2023
521-0	LOANCARE, LLC		04/18/2023	9016171	\$32.73	\$0.00	\$32.73	04/19/2023
521-0	LOANCARE, LLC		03/15/2023	9015967	\$32.73	\$0.00	\$32.73	03/15/2023
521-0	LOANCARE, LLC		02/15/2023	9015763	\$32.73	\$0.00	\$32.73	02/15/2023
521-0	LOANCARE, LLC		01/18/2023	9015557	\$32.73	\$0.00	\$32.73	01/18/2023
521-0	LOANCARE, LLC		12/13/2022	9015356	\$32.73	\$0.00	\$32.73	12/13/2022
521-0	LOANCARE, LLC		11/16/2022	9015143	\$32.73	\$0.00	\$32.73	11/16/2022
521-0	LOANCARE, LLC		10/18/2022	9014925	\$67.26	\$0.00	\$67.26	10/18/2022
521-0	LOANCARE, LLC		08/17/2022	9014504	\$34.52	\$0.00	\$34.52	08/18/2022
521-0	LOANCARE, LLC		07/13/2022	9014288	\$34.53	\$0.00	\$34.53	07/13/2022
521-0	LOANCARE, LLC		06/14/2022	9014079	\$32.13	\$0.00	\$32.13	06/14/2022

<u>Claim</u>	<u>name</u>	<u>Type</u>	<u>Date</u>	<u>Check #</u>	<u>Principal</u>	<u>Interest</u> <u>DisbDescrp</u>	<u>Total</u>	<u>Reconciled</u>
521-0	LOANCARE, LLC		05/17/2022	9013867	\$32.13	\$0.00	\$32.13	05/17/2022
521-0	LOANCARE, LLC		04/12/2022	9013653	\$32.14	\$0.00	\$32.14	04/12/2022
521-0	LOANCARE, LLC		03/16/2022	9013436	\$32.13	\$0.00	\$32.13	03/16/2022
521-0	LOANCARE, LLC		02/16/2022	9013212	\$32.13	\$0.00	\$32.13	02/16/2022
521-0	LOANCARE, LLC		01/19/2022	9012990	\$32.13	\$0.00	\$32.13	01/19/2022
521-0	LOANCARE, LLC		12/15/2021	9012748	\$32.13	\$0.00	\$32.13	12/15/2021
521-0	LOANCARE, LLC		11/16/2021	9012497	\$32.14	\$0.00	\$32.14	11/16/2021
521-0	LOANCARE, LLC		10/14/2021	9012244	\$65.21	\$0.00	\$65.21	10/14/2021
521-0	LOANCARE, LLC		08/18/2021	9011741	\$33.08	\$0.00	\$33.08	08/18/2021
521-0	LOANCARE, LLC		07/14/2021	9011475	\$33.08	\$0.00	\$33.08	07/14/2021
521-0	LOANCARE, LLC		06/16/2021	9011210	\$33.09	\$0.00	\$33.09	06/16/2021
521-0	LOANCARE, LLC		05/18/2021	9010936	\$33.08	\$0.00	\$33.08	05/19/2021
521-0	LOANCARE, LLC		04/15/2021	9010653	\$32.02	\$0.00	\$32.02	05/13/2021
521-0	LOANCARE, LLC		03/17/2021	9010367	\$32.03	\$0.00	\$32.03	03/17/2021
521-0	LOANCARE, LLC		02/17/2021	9010067	\$45.03	\$0.00	\$45.03	02/17/2021
521-0	LOANCARE, LLC		12/10/2020	9009241	\$22.44	\$0.00	\$22.44	12/10/2020
521-0	LOANCARE, LLC		10/15/2020	9008688	\$22.44	\$0.00	\$22.44	10/15/2020
521-0	LOANCARE, LLC		09/17/2020	9008369	\$22.20	\$0.00	\$22.20	09/17/2020
521-0	LOANCARE SERVICING CENTER		08/12/2020	9008046	\$44.39	\$0.00	\$44.39	08/12/2020
521-0	LOANCARE SERVICING CENTER		07/07/2020	9007749	\$22.20	\$0.00	\$22.20	07/07/2020

<u>Claim</u>	<u>name</u>	<u>Type</u>	<u>Date</u>	<u>Check #</u>	<u>Principal</u>	<u>Interest</u> <u>DisbDescrp</u>	<u>Total</u>	<u>Reconciled</u>
521-0	LOANCARE SERVICING CENTER		06/02/2020	9007466	\$22.20	\$0.00	\$22.20	06/02/2020
521-0	LOANCARE SERVICING CENTER		04/14/2020	9007041	\$22.20	\$0.00	\$22.20	04/14/2020
521-0	LOANCARE SERVICING CENTER		03/12/2020	9006885	\$23.01	\$0.00	\$23.01	03/12/2020
521-0	LOANCARE SERVICING CENTER		02/13/2020	9006794	\$23.01	\$0.00	\$23.01	02/13/2020
521-0	LOANCARE SERVICING CENTER		01/16/2020	9006702	\$23.01	\$0.00	\$23.01	01/16/2020
521-0	LOANCARE SERVICING CENTER		12/12/2019	9006611	\$15.16	\$0.00	\$15.16	12/12/2019
Sub-totals:					\$2,009.35	\$0.00	\$2,009.35	
Grand Total:					\$2,009.35	\$0.00		

Disbursements for Claim

Case: 18-04978

JULIE NICOLE SMITH

NEWREZ LLC DBA SHELLPOINT MORTGAGE SERVICING
PO BOX 10826

GREENVILLE, SC 29603-

Acct No: 5179/PRE ARREARS/1011 ME/

Sequence: 24

Modify:

Filed Date: 2/4/2019 12:00:00AM

Hold Code:

Amt Sched:	\$174,278.43	Debt:	\$19,172.41	Interest Paid:	\$0.00
Amt Due:	\$0.00	Paid:	\$19,172.41	Accrued Int:	\$0.00
				Balance Due:	\$0.00

Claim	name	Type	Date	Check #	Principal	Interest	Total	Reconciled
						DisbDescrp		
5200	NEWREZ LLC DBA SHELLPOINT MORTGAGE SERVICING							
5200-0	NEWREZ LLC DBA SHELLPOINT MOI		06/17/2025	2048734	\$325.87	\$0.00	\$325.87	
5200-0	NEWREZ LLC DBA SHELLPOINT MOI		05/14/2025	2047765	\$308.94	\$0.00	\$308.94	05/21/2025
5200-0	NEWREZ LLC DBA SHELLPOINT MOI		04/14/2025	2046821	\$308.94	\$0.00	\$308.94	04/21/2025
5200-0	NEWREZ LLC DBA SHELLPOINT MOI		03/18/2025	2045931	\$308.94	\$0.00	\$308.94	03/26/2025
5200-0	NEWREZ LLC DBA SHELLPOINT MOI		02/19/2025	2044986	\$308.94	\$0.00	\$308.94	02/26/2025
5200-0	NEWREZ LLC DBA SHELLPOINT MOI		01/15/2025	2044037	\$308.95	\$0.00	\$308.95	01/27/2025
5200-0	NEWREZ LLC DBA SHELLPOINT MOI		12/17/2024	2043086	\$308.94	\$0.00	\$308.94	12/24/2024
5200-0	NEWREZ LLC DBA SHELLPOINT MOI		11/19/2024	2042155	\$308.94	\$0.00	\$308.94	11/29/2024
5200-0	NEWREZ LLC DBA SHELLPOINT MOI		10/23/2024	2041177	\$308.94	\$0.00	\$308.94	10/30/2024
5200-0	NEWREZ LLC DBA SHELLPOINT MOI		09/17/2024	2040182	\$617.88	\$0.00	\$617.88	09/24/2024
5200-0	NEWREZ LLC DBA SHELLPOINT MOI		08/07/2024	2039170	\$308.95	\$0.00	\$308.95	08/14/2024
5200-0	NEWREZ LLC DBA SHELLPOINT MOI		06/18/2024	2037475	\$308.94	\$0.00	\$308.94	06/26/2024
5200-0	NEWREZ LLC DBA SHELLPOINT MOI		05/22/2024	2036570	\$308.94	\$0.00	\$308.94	05/31/2024
5200-0	NEWREZ LLC DBA SHELLPOINT MOI		04/17/2024	2035564	\$308.94	\$0.00	\$308.94	04/24/2024

<u>Claim</u>	<u>name</u>	<u>Type</u>	<u>Date</u>	<u>Check #</u>	<u>Principal</u>	<u>Interest</u> <u>DisbDescrp</u>	<u>Total</u>	<u>Reconciled</u>
520-0	NEWREZ LLC DBA SHELLPOINT MOI		03/14/2024	2034600	\$308.94	\$0.00	\$308.94	03/20/2024
520-0	NEWREZ LLC DBA SHELLPOINT MOI		02/14/2024	2033637	\$308.95	\$0.00	\$308.95	02/26/2024
520-0	NEWREZ LLC DBA SHELLPOINT MOI		01/12/2024	2032713	\$308.93	\$0.00	\$308.93	01/19/2024
520-0	NEWREZ LLC DBA SHELLPOINT MOI		12/19/2023	2031814	\$308.95	\$0.00	\$308.95	12/28/2023
520-0	NEWREZ LLC DBA SHELLPOINT MOI		11/15/2023	2030856	\$308.94	\$0.00	\$308.94	11/22/2023
520-0	NEWREZ LLC DBA SHELLPOINT MOI		10/18/2023	2029910	\$308.94	\$0.00	\$308.94	10/25/2023
520-0	NEWREZ LLC DBA SHELLPOINT MOI		09/19/2023	2028923	\$650.12	\$0.00	\$650.12	09/26/2023
520-0	LOANCARE, LLC		08/09/2023	9016911	\$325.07	\$0.00	\$325.07	08/09/2023
520-0	LOANCARE, LLC		06/13/2023	9016550	\$325.06	\$0.00	\$325.06	06/13/2023
520-0	LOANCARE, LLC		05/16/2023	9016364	\$312.30	\$0.00	\$312.30	05/16/2023
520-0	LOANCARE, LLC		04/18/2023	9016171	\$312.30	\$0.00	\$312.30	04/19/2023
520-0	LOANCARE, LLC		03/15/2023	9015967	\$312.30	\$0.00	\$312.30	03/15/2023
520-0	LOANCARE, LLC		02/15/2023	9015763	\$312.30	\$0.00	\$312.30	02/15/2023
520-0	LOANCARE, LLC		01/18/2023	9015557	\$312.30	\$0.00	\$312.30	01/18/2023
520-0	LOANCARE, LLC		12/13/2022	9015356	\$312.30	\$0.00	\$312.30	12/13/2022
520-0	LOANCARE, LLC		11/16/2022	9015143	\$312.30	\$0.00	\$312.30	11/16/2022
520-0	LOANCARE, LLC		10/18/2022	9014925	\$641.72	\$0.00	\$641.72	10/18/2022
520-0	LOANCARE, LLC		08/17/2022	9014504	\$329.43	\$0.00	\$329.43	08/18/2022
520-0	LOANCARE, LLC		07/13/2022	9014288	\$329.42	\$0.00	\$329.42	07/13/2022
520-0	LOANCARE, LLC		06/14/2022	9014079	\$306.59	\$0.00	\$306.59	06/14/2022

<u>Claim</u>	<u>name</u>	<u>Type</u>	<u>Date</u>	<u>Check #</u>	<u>Principal</u>	<u>Interest</u> <u>DisbDescrp</u>	<u>Total</u>	<u>Reconciled</u>
520-0	LOANCARE, LLC		05/17/2022	9013867	\$306.59	\$0.00	\$306.59	05/17/2022
520-0	LOANCARE, LLC		04/12/2022	9013653	\$306.58	\$0.00	\$306.58	04/12/2022
520-0	LOANCARE, LLC		03/16/2022	9013436	\$306.59	\$0.00	\$306.59	03/16/2022
520-0	LOANCARE, LLC		02/16/2022	9013212	\$306.59	\$0.00	\$306.59	02/16/2022
520-0	LOANCARE, LLC		01/19/2022	9012990	\$306.59	\$0.00	\$306.59	01/19/2022
520-0	LOANCARE, LLC		12/15/2021	9012748	\$306.59	\$0.00	\$306.59	12/15/2021
520-0	LOANCARE, LLC		11/16/2021	9012497	\$306.58	\$0.00	\$306.58	11/16/2021
520-0	LOANCARE, LLC		10/14/2021	9012244	\$622.25	\$0.00	\$622.25	10/14/2021
520-0	LOANCARE, LLC		08/18/2021	9011741	\$315.66	\$0.00	\$315.66	08/18/2021
520-0	LOANCARE, LLC		07/14/2021	9011475	\$315.66	\$0.00	\$315.66	07/14/2021
520-0	LOANCARE, LLC		06/16/2021	9011210	\$315.65	\$0.00	\$315.65	06/16/2021
520-0	LOANCARE, LLC		05/18/2021	9010936	\$315.66	\$0.00	\$315.66	05/19/2021
520-0	LOANCARE, LLC		04/15/2021	9010653	\$305.59	\$0.00	\$305.59	05/13/2021
520-0	LOANCARE, LLC		03/17/2021	9010367	\$305.58	\$0.00	\$305.58	03/17/2021
520-0	LOANCARE, LLC		02/17/2021	9010067	\$305.59	\$0.00	\$305.59	02/17/2021
520-0	LOANCARE, LLC		01/19/2021	9009771	\$123.99	\$0.00	\$123.99	01/20/2021
520-0	LOANCARE, LLC		12/10/2020	9009241	\$214.16	\$0.00	\$214.16	12/10/2020
520-0	LOANCARE, LLC		10/15/2020	9008688	\$214.16	\$0.00	\$214.16	10/15/2020
520-0	LOANCARE, LLC		09/17/2020	9008369	\$211.80	\$0.00	\$211.80	09/17/2020
520-0	LOANCARE SERVICING CENTER		08/12/2020	9008046	\$423.61	\$0.00	\$423.61	08/12/2020

<u>Claim</u>	<u>name</u>	<u>Type</u>	<u>Date</u>	<u>Check #</u>	<u>Principal</u>	<u>Interest</u>	<u>Total</u>	<u>Reconciled</u>
						<u>Disb</u>	<u>Descrp</u>	
520-0	LOANCARE SERVICING CENTER		07/07/2020	9007749	\$211.80	\$0.00	\$211.80	07/07/2020
520-0	LOANCARE SERVICING CENTER		06/02/2020	9007466	\$211.80	\$0.00	\$211.80	06/02/2020
520-0	LOANCARE SERVICING CENTER		04/14/2020	9007041	\$211.80	\$0.00	\$211.80	04/14/2020
520-0	LOANCARE SERVICING CENTER		03/12/2020	9006885	\$219.57	\$0.00	\$219.57	03/12/2020
520-0	LOANCARE SERVICING CENTER		02/13/2020	9006794	\$219.57	\$0.00	\$219.57	02/13/2020
520-0	LOANCARE SERVICING CENTER		01/16/2020	9006702	\$219.57	\$0.00	\$219.57	01/16/2020
520-0	LOANCARE SERVICING CENTER		12/12/2019	9006611	\$144.62	\$0.00	\$144.62	12/12/2019
Sub-totals: \$19,172.41						\$0.00	\$19,172.41	
Grand Total: \$19,172.41						\$0.00		